B1 (Official Form	1)(1/08)										
		United S Nor			ruptcy of India		,			Vol	untary Petition
Name of Debtor ( Cade, Jeffer		er Last, First,	Middle):				e of Joint Do Ide, Cynt	ebtor (Spouse hia L.	e) (Last, First	, Middle):	
All Other Names (include married,	used by the Debte maiden, and trade	or in the last 8 e names):	years					used by the J maiden, and			3 years
Last four digits of (if more than one, st	Soc. Sec. or Indiate all)	ividual-Taxpa	yer I.D. (	ITIN) No./0	Complete E		four digits ore than one, s	state all)	r Individual-′	Taxpayer I.	D. (ITIN) No./Complete EIN
Street Address of Debtor (No. and Street, City, and State):  2916 S. 850 W.  Westpoint, IN  ZIP Code					Stree 29 W		f Joint Debtor <b>) W.</b>	(No. and St	reet, City, a	nd State):  ZIP Code	
County of Resider	nce or of the Prin	cipal Place of	Business		47992		ty of Reside	ence or of the	Principal Pla	ace of Busi	47992 ness:
Mailing Address of	of Debtor (if diffe	erent from stre	et addres	s):		Maili	ng Address	of Joint Debt	or (if differe	nt from stre	eet address):
				Г	ZIP Code						ZIP Code
Location of Princi (if different from s	ipal Assets of Bus street address abo	siness Debtor ove):									<b>-</b>
(Form (0)  Individual (inc See Exhibit D  □ Corporation (i □ Partnership □ Other (If debtor	on page 2 of this ncludes LLC and	form. LLP) bove entities,	Sing in 11 Raili Stoc	(Check th Care Bu le Asset Re l U.S.C. § 1 road kbroker amodity Bro ring Bank er  Tax-Exe (Check box tor is a tax- er Title 26 c	eal Estate as 101 (51B)	e) anization d States	defined "incurr	the I ter 7 ter 9 ter 11 ter 12	Petition is Fi	hapter 15 P a Foreign hapter 15 P a Foreign bapter 15 P a Foreign e of Debts k one box)	etition for Recognition Main Proceeding etition for Recognition Nonmain Proceeding  Debts are primarily business debts.
is unable to pa	e attached  oe paid in installn application for the ay fee except in ir	e court's consinstallments. R	ble to ind deration ule 1006( apter 7 ir	certifying to b). See Offindividuals o	hat the debt cial Form 3A only). Must	Chec Chec	Debtor is k if: Debtor's a to insiders k all applica A plan is Acceptance	a small busin not a small bu aggregate nor s or affiliates) able boxes: being filed words	usiness debto necontingent 1 are less than ith this petiti n were solici	s defined in or as define liquidated dn \$2,190,00 lion.	11 U.S.C. § 101(51D). d in 11 U.S.C. § 101(51D). ebts (excluding debts owed 0.
■ Debtor estimat	tes that funds wil	l be available exempt prope	erty is exc	cluded and	administrat						FOR COURT USE ONLY
Estimated Number	r of Creditors  100- 199	200-	] 1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets	001 to \$100,001 to \$500,000	\$500,001 S to \$1 t	31,000,001 o \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion				
Estimated Liability	001 to \$100,001 to \$500,000	\$500,001 S to \$1 t	31,000,001 o \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	1 \$500,000,001 to \$1 billion				

1/07/09 1:51PM

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Cade, Jeffery E. (This page must be completed and filed in every case) Cade, Cynthia L. All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: 96-40436 7/22/96 Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Kimberly A. Wright January 7, 2009 Signature of Attorney for Debtor(s) (Date) Kimberly A. Wright Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

1/07/09 1:51PM B1 (Official Form 1)(1/08) Page 3

# Voluntary Petition

(This page must be completed and filed in every case)

### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Jeffery E. Cade

Signature of Debtor Jeffery E. Cade

#### X /s/ Cynthia L. Cade

Signature of Joint Debtor Cynthia L. Cade

Telephone Number (If not represented by attorney)

#### January 7, 2009

Date

# Signature of Attorney\*

#### X /s/ Kimberly A. Wright

Signature of Attorney for Debtor(s)

#### Kimberly A. Wright 20136-49

Printed Name of Attorney for Debtor(s)

#### Kimberly A. Gilbert, Atty at Law, P.C.

Firm Name

200 Ferry Street, Suite B P. O. Box 377 Lafayette, IN 47902-0377

Address

#### Email: kimberly.gilbert1@verizon.net (765) 742-7259 Fax: (765) 742-6868

Telephone Number

# January 7, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

## Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Cade, Jeffery E. Cade, Cynthia L.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

B 1D(Official Form 1, Exhibit D) (12/08)

# **United States Bankruptcy Court Northern District of Indiana**

In re	Jeffery E. Cade Cynthia L. Cade		Case No.	
		Debtor(s)	Chapter	7
		* /		

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental
deficiency so as to be incapable of realizing and making rational decisions with respect to financial
responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Jeffery E. Cade
	Jeffery E. Cade
Date: January 7, 2009	

B 1D(Official Form 1, Exhibit D) (12/08)

## United States Bankruptcy Court Northern District of Indiana

In re Cynthia L. Cade Case No.	
Debtor(s) Chapter 7	

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.

I certify under penalty of perjury that the information provided above is true and correct.

Signat	ure of Debtor:	/s/ Cynthia L. Cade	
		Cynthia L. Cade	
Date:	January 7, 2009		

B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Indiana**

In re	Jeffery E. Cade,		Case No.	
	Cynthia L. Cade			
_		Debtors	Chapter	7

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	125,000.00		
B - Personal Property	Yes	4	14,974.79		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	2		124,359.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		104,982.35	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			4,499.39
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,385.00
Total Number of Sheets of ALL Schedu	ıles	27			
	T	otal Assets	139,974.79		
			Total Liabilities	229,341.35	

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# **United States Bankruptcy Court** Northern District of Indiana

In re	Jeffery E. Cade,		Case No.	
	Cynthia L. Cade			
_		Debtors	Chapter	7

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	4,499.39
Average Expenses (from Schedule J, Line 18)	4,385.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,163.21

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		7,011.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		104,982.35
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		111,993.35

B6A (Official Form 6A) (12/07)

In re	Jeffery E. Cade,	Case No.
	Cynthia I Cade	

Debtors

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Current Value of Husband, Debtor's Interest in Wife, Nature of Debtor's Amount of Description and Location of Property Property, without Joint, or Secured Claim Interest in Property Deducting any Secured Claim or Exemption Community 2916 S. 850 W. Tenants by the Entirety 125,000.00 112,938.00 J West Point, IN 47992

Sub-Total > **125,000.00** (Total of this page)

Total > **125,000.00** 

(Report also on Summary of Schedules)

**0** continuation sheets attached to the Schedule of Real Property

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In re	Jeffery E. Cade,	Case No.
	Cynthia I Cade	

Debtors

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X		
2.	Checking, savings or other financial	Huntington-joint checking xxxxxx2526	J	411.86
	accounts, certificates of deposit, or shares in banks, savings and loan,	Huntington Bank-joint savings xxxxxxx6294	J	125.44
	thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Lafayette Savings Bank-joint checking xxxxx3853	J	4.80
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Miscellanous Household Goods and Furnishings	J	1,025.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
6.	Wearing apparel.	Family Clothing	J	200.00
7.	Furs and jewelry.	Miscellanous Jewelry including Diamond Ring	J	200.00
		Miscellanous jewelry including diamond earrings	н	100.00
8.	Firearms and sports, photographic, and other hobby equipment.	Miscellanous Firearms	Н	1,000.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or	Life Insurance-Jeff \$22,400.81 total death benefit	Н	1,074.29
	refund value of each.	Life Insurance-Cynthia 26,211.20 Death Benefit	J	1,831.68
		Life Insurance-children \$52,440.25 total Death benefit	J	476.72
			Sub-Tota	al > <b>6,449.79</b>

3 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

In re	Jeffery E. Cade
	Cvnthia L. Cade

Case No.
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# Debtors

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			(Continuation Succe)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.		2008 Anticipated Federal and State Tax Refunds	J	Unknown
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
			(Tot	Sub-Total of this page)	al > <b>0.00</b>

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

In re	Jeffery E. Cade,
	Cvnthia L. Cade

Case No.

## Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O Description and E	d Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	2000 Dodge CaraVan		J	4,110.00
	other vehicles and accessories.	1990 Chevy Truck		J	1,965.00
		1990 Kawasaki Mule		J	400.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	Laptop computer and prin	ter	J	350.00
29.	Machinery, fixtures, equipment, and supplies used in business.	x			
30.	Inventory.	X			
31.	Animals.	2 Dogs		J	100.00
32.	Crops - growing or harvested. Give particulars.	x			
33.	Farming equipment and implements.	x			
34.	Farm supplies, chemicals, and feed.	x			
			(To	Sub-Tota tal of this page)	al > <b>6,925.00</b>

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

In re	Jeffery E. Cade,	Case No.
	Cynthia L. Cade	

Debtors

## **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
------------------	------------------	--------------------------------------	---	---

35. Other personal property of any kind not already listed. Itemize.

Miscellanous Lawn equipment and tools

J

1,600.00

| Sub-Total > 1,600.00 (Total of this page) | Total > 14,974.79

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

1/07/09 1:51PM

In re

Jeffery E. Cade, Cynthia L. Cade

se No					
	se No				

## Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 2916 S. 850 W. West Point, IN 47992	Ind. Code § 34-55-10-2(c)(1)	30,000.00	125,000.00
Checking, Savings, or Other Financial Accounts, Huntington-joint checking xxxxxx2526	Certificates of Deposit Ind. Code § 34-55-10-2(c)(3)	411.86	411.86
Huntington Bank-joint savings xxxxxxx6294	Ind. Code § 34-55-10-2(c)(3)	0.00	125.44
Lafayette Savings Bank-joint checking xxxxx3853	Ind. Code § 34-55-10-2(c)(3)	0.00	4.80
Household Goods and Furnishings Miscellanous Household Goods and Furnishings	Ind. Code § 34-55-10-2(c)(2)	1,025.00	1,025.00
Wearing Apparel Family Clothing	Ind. Code § 34-55-10-2(c)(2)	200.00	200.00
<u>Furs and Jewelry</u> Miscellanous Jewelry including Diamond Ring	Ind. Code § 34-55-10-2(c)(2)	200.00	200.00
Miscellanous jewelry including diamond earrings	Ind. Code § 34-55-10-2(c)(2)	100.00	100.00
Firearms and Sports, Photographic and Other Ho Miscellanous Firearms	bby Equipment Ind. Code § 34-55-10-2(c)(2)	1,000.00	1,000.00
Interests in Insurance Policies Life Insurance-Jeff \$22,400.81 total death benefit	Ind. Code §§ 27-1-12-14, 27-2-5-1(c)	100%	1,074.29
Life Insurance-Cynthia 26,211.20 Death Benefit	Ind. Code §§ 27-1-12-14, 27-2-5-1(c)	100%	1,831.68
Life Insurance-children \$52,440.25 total Death benefit	Ind. Code §§ 27-1-12-14, 27-2-5-1(c)	100%	476.72
Other Liquidated Debts Owing Debtor Including T 2008 Anticipated Federal and State Tax Refunds	ax Refund Ind. Code § 34-55-10-2(c)(10)	100%	Unknown
Automobiles, Trucks, Trailers, and Other Vehicles 1990 Chevy Truck	ind. Code § 34-55-10-2(c)(2)	1,965.00	1,965.00
1990 Kawasaki Mule	Ind. Code § 34-55-10-2(c)(2)	400.00	400.00
Office Equipment, Furnishings and Supplies Laptop computer and printer	Ind. Code § 34-55-10-2(c)(2)	350.00	350.00

\_\_\_\_\_ continuation sheets attached to Schedule of Property Claimed as Exempt

**B6C** (Official Form 6C) (12/07) -- Cont.

In re	Jeffery E. Cade,	Case No.
	Cynthia I Cado	

Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Pro	pperty Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Animals 2 Dogs	Ind. Code § 34-55-10-2(c)(2)	100.00	100.00
Other Personal Property of A Miscellanous Lawn equipme		1,600.00	1,600.00

Total: 40,734.55 135,864.79

B6D (Official Form 6D) (12/07)

In re	Jeffery E. Cade,
	Cvnthia L. Cade

1/07/09 1:51PM

Debtors

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C C D E B T C R	)   C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDAT	S P	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxxxx5155  Andrews Jewelers Rogers LTD, Inc P.O. Box 689182 Des Moines, IA 50368-9182		w	12-2002 Secured Debt Miscellanous Jewelry including Diamond Ring  Value \$ 200.00	Т	T E D	x	4,142.00	3,942.00
Account No.  Representing: Andrews Jewelers			Northland Group, Inc P.O. Box 390905 Edina, MN 55439				4,142.00	3,342.00
Account No. xxxxxxx3605  GEMB/Rogers P.O. Box 981439 El Paso, TX 79998		н	10-2006  Secured Debt  Miscellanous jewelry including diamond earrings  Value \$ 100.00				936,00	836.00
Account No. xx7799  Lafayette Bank & Trust P.O. Box 1130  Lafayette, IN 47902		J	08-2005 Auto Loan 2000 Dodge CaraVan  Value \$ 4,110.00				6,343.00	2,233.00
_1 continuation sheets attached		<u> </u>	.,	ubt nis p		_	11,421.00	7,011.00

In re	Jeffery E. Cade, Cynthia L. Cade		Case No.	
-		Debtors		

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	A H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COXFLXGEX	UNLLQULDA	ΙEΙ	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxx1547		T	03-2007	Ť	T E D	li		
The Huntington National Bank P.O. Box 1558, EA1W37 Columbus, OH 43216-1558	-	J	Mortgage 2916 S. 850 W. West Point, IN 47992		D			
			Value \$ 125,000.00	1			112,938.00	0.00
Account No.	T	T	·	1			·	
			Value \$					
Account No.								
			Value \$	1				
Account No.	-							
	L	$\perp$	Value \$	_		Ш		
Account No.			Value \$					
Sheet 1 of 1 continuation sheets attac	che	ed to		Sub	tota	ıl	112,938.00	0.00
Schedule of Creditors Holding Secured Claims			(Total of	this	pag	ge)	112,930.00	0.00
			(Report on Summary of S		ota lule		124,359.00	7,011.00

B6E (Official Form 6E) (12/07)

In re	Jeffery E. Cade,	Case No
	Cynthia L. Cade	

**Debtors** 

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

"Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) ☐ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). ☐ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). ☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). ☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). ☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). ☐ Deposits by individuals Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). ■ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). ☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). ☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (12/07) - Cont.

In re	Jeffery E. Cade,	Case No.
	Cynthia L. Cade	

Debtors

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ODEBTOR ONTINGENT NLIQUIDATED SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED AMOUNT INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) Account No. xxx-xx-0718 & xxx-xx-2796 For any and all possible tax liabilities **Indiana Department of Revenue** Unknown **Bankruptcy Section Room N-203** 100 N. Senate Ave. J Indianapolis, IN 46204 Unknown 0.00 Account No. **Indiana Attorney General** 5th Floor, Government Ctr. S Representing: 302 W. Washington St. **Indiana Department of Revenue** Indianapolis, IN 46204 Account No. **Indiana Department of Revenue Collection Division** Representing: P.O. Box 595 **Indiana Department of Revenue** Indianapolis, IN 46204-0595 Account No. xxx-xx-0718 & xxx-xx-2796 For any and all possible tax liabilities Internal Revenue Service Unknown P.O. Box 21126 Philadelphia, PA 19114 J Unknown 0.00 Account No. **U.S. Attorney General** c/o U.S. Department of Justice Representing: 950 Pennsylvania Avenue, NW **Internal Revenue Service Room B-103** Washington, DC 20530 Subtotal 0.00 Sheet <u>1</u> of <u>2</u> continuation sheets attached to

(Total of this page)

Schedule of Creditors Holding Unsecured Priority Claims

0.00

0.00

B6E (Official Form 6E) (12/07) - Cont.

In re	Jeffery E. Cade,	Case No.	
	Cynthia L. Cade		

# Debtors

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, NL I QUI DATED ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED AMOUNT INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) Account No. U.S. Attorney, Northern **District of Indiana** Representing: 5400 Federal Plaza, Suite 1500 **Internal Revenue Service** Hammond, IN 46320 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet **2** of **2** continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 0.00 0.00 Total 0.00 (Report on Summary of Schedules) 0.00 0.00

B6F (Official Form 6F) (12/07)

In re	Jeffery E. Cade,		Case No.	
	Cynthia L. Cade		_•	
		Debtors	<del>-</del> ,	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C		CONTINGEN	- GD-	F	I S P U T E	AMOUNT OF CLAIM
Account No. xxxxxxxx2764  Aqua Finance 1 Corporate Cove Wausau, WI 54401	-	J	01-2005 Unpaid debt on a water softner and purifier that are at a previous address.	T	T E D			000.00
Account No. File No. 2088077  Bowman Heintz, Boscia & Vician Attonrneys at Law 8605 Broadway Merrillville, IN 46410	-	w	02-1996 Any and all debt/fees regarding account xxxxxxxx871 JC Penney-GE Money Bank					233.00
Account No.  Representing: Bowman Heintz, Boscia & Vician	-		GEMB/JC Penney P.O. Box 981131 El Paso, TX 79998					901.72
Account No. Cause No. 79D01-0812-CC-01112  Bowman, Heintz, Boscia & Vician Attn: Lorena D. Arnold 8605 Broadway Merrillville, IN 46410	-	w	For any and all debt/fees for suit GE Money Bank/Sam's Club					3,846.01
_8 continuation sheets attached			(Total of	Subt			1	4,980.73

1/07/09 1:51PM

In re	Jeffery E. Cade,	Case No.
	Cynthia L. Cade	

# Debtors

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDATED CODEBTOR CREDITOR'S NAME, ONTINGENT **MAILING ADDRESS** Н DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Account No. **GEMB/Sam's Club** P.O. Box 981127 Representing: El Paso, TX 79998 Bowman, Heintz, Boscia & Vician Account No. xxxxxxxxxxx7482 07-2006 Credit card purchases Citifinancial Retail Services W P.O. Box 70921 Charlotte, NC 28272 903.23 Account No. **GC Services Limited Partnership** 6330 Gulfton Representing: Houston, TX 77081 **Citifinancial Retail Services** Account No. 3152985 Unpaid debt/GE Money Bank-Lowe's account no. xxxxxxxxxxxx9449 **Encore** W **Receivalbe Management Inc** 400 N. Rogers Rd **Olathe, KS 66063** 3,258.00 Account No. Lowe's P.O. Box 981064 El Paso, TX 79998-1064 Representing: **Encore** Sheet no. 1 of 8 sheets attached to Schedule of Subtotal 4,161.23

Creditors Holding Unsecured Nonpriority Claims

(Total of this page)

In re	Jeffery E. Cade,	Case No.
	Cynthia L. Cade	

CREDITOR'S NAME,	C	Нι	sband, Wife, Joint, or Community	C	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M		CONFLEGEN		DISPUTED	AMOUNT OF CLAIM
Account No.			LVNV Funding	٦	T		
Representing:	1		P.O. Box 10497		D		
Encore			Greenville, SC 29603				
Account No.			MRS Associates, Inc		T		
Representing:			6530 W. Campus Oval New Albany, OH 43504				
Encore							
Account No. xxx-xx-0718 & xxx-xx-2796			For credit reporting purposes only				
Equifax Information Service Center Attn: Dispute Resolution Department P.O. Box 105873 Atlanta, GA 30348		J					
							Unknown
Account No. xxx-xx-0718 & xxx-xx-2796			For credit reporting purposes only				
Experian Information Solutions Attn: Supervisor, Legal Department 701 Experian Parkway P.O. Box 1240		J					
Allen, TX 75013							Unknown
Account No. xxxxxxxxxxxx6841			07-2007		T	T	
FIA Card P.O. Box 15026 Wilmington, DE 19850-5026		w	Credit card purchases				9,973.00
Charten 2 of 0 about the ball of 1.1. C				C <sub>1-1</sub>	<u></u>	1	
Sheet no. <b>2</b> of <b>8</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			9,973.00

In re	Jeffery E. Cade,	Case No.
	Cynthia L. Cade	

CDEDITORIS NA LIE	С	Hu	sband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	NL I QU I DAT	I S P U T F	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx0168			Credit card purchases	٦_	T E D		
GE Money Bank P.O. Box 981127 El Paso, TX 79998		н					838.57
Account No. xxxxxxxx5214			08-2006 Credit card purchases				030.37
GEMB/Lowes P.O. Box 981064 El Paso, TX 79998		н	oredit card purchases				
							3,598.00
Account No. xxxxxxxx1017  HSBC Bank P.O. Box 5253 Carol Stream, IL 60197		н	03-2008 Credit card purchases				573.00
Account No. 42353021-320-510-BOF  I.C. System, Inc. 444 Highway 96 East P.O. Box 64437 Saint Paul, MN 55164-0437		w	2008 Credit card purchases-Bank of America Consumer Card acct no. xxxxxxxxxxxx1480				11,641.69
Account No. File No. RCD G70460 KEG  Javitch, Block & Rathbone Attorneys at Law 1100 Superior Ave, 18th Floor Cleveland, OH 44114		w	Unpaid debt-Target National Bank account no. 4352378342218597				3,942.96
Sheet no. <u>3</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	f	<u> </u>	Total of t	Sub this			20,594.22

In re	Jeffery E. Cade,	Case No.
	Cynthia L. Cade	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  Account No.  Representing: Javitch, Block & Rathbone	CODEBTOR	HWJC	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGENT	lι	DISPUTED	!	AMOUNT OF CLAIM
Account No. Cause no. 79D01-0812-CC-01167  Javitch, Block & Rathbone LLP Attn: Elizabeth Hahn Atty 303 N. Alabama St., Suite 210 Indianapolis, IN 46204		v	03-1995 For any and all debt/fees on suit CitiBank account no. xxxx-xxxx-xxxx-8829					7,785.64
Account No.  Representing: Javitch, Block & Rathbone LLP	-		Citi Cards Box 6000 The Lakes, NV 89163					
Account No. 26554239952  Kohl's/Chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		v	05-1997 Credit card purchases					1,347.00
Account No. Debtor # 125102  Lafayette Accounts Service P.O. Box 1068  Lafayette, IN 47902		н	03-2008 Medical services for Arnett Clinic 295794 and Arnett Surgury Center 300051					565.31
Sheet no4 of _8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total of t	Subt			T	9,697.95

In re	Jeffery E. Cade,	Case No.
	Cynthia L. Cade	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C H	CONSIDERATION FOR CLAIM. IF CLAIM	CONTINGEN	UNLIQUIDA	D I S P U T E D	AMOUNT OF CLAIM
Account No.  Representing: Lafayette Accounts Service	-		Arnett Clinic P.O. Box 7200 Lafayette, IN 47903	T	DATED		
Account No. Cause No. 79D04-0810-SC-04993  Marcel Katz 200 Ferry Street, Suite M P.O. Box 1643 Lafayette, IN 47902	-	J	For any and all debt/fees on suit Personal Finance Company				1,218.93
Account No.  Representing: Marcel Katz	-		Personal Finance Company, LLC ATTN: Susie Redman 2531 Maple Point Drive Lafayette, IN 47905				
Account No. Reference # 4970816  MiraMed Revenue Group P.O. Box 536 Linden, MI 48451-0536	-	н	03-29-08 Medical services-St Elizabeth Regional Health Care account no. 0308063604				200.00
Account No.  Representing: MiraMed Revenue Group	-		St. Elizabeth Regional Health Processing Center P.O. Box 6195 Reading, PA 19610				
Sheet no. <u>5</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total of t	Sub his			1,418.93

In re	Jeffery E. Cade,	Case No.
	Cynthia L. Cade	

i ·	_				_	_		
(See instructions above.)	O D E B T	Hus H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		G     U     I	) )	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx6941			09-2008 Medical services		E			
NCO Financial/38 P.O. Box 13564 Philadelphia, PA 19101		J	Medical services					66.00
Account No. 5121-0796-6418-0285  Northland Group, Inc P.O. Box 390905 Edina, MN 55439		w	2008 Unpaid debt-account no.'s CitiBank/Sears Gold Mastercard					450.00
				_		_		452.60
Account No.  Representing: Northland Group, Inc			Sears Gold Mastercard P.O. Box 6922 The Lakes, NV 88901					
Account No. xxxxxxxxxxxx0026  Portfolio Recovery Associates, LLC 120 Corporate Boulevard Norfolk, VA 23502		J	06-2006 Credit card purchases-Capital One					3,353.55
Account No.	$\dashv$		Capital One	+	+	+	$\dashv$	
Representing: Portfolio Recovery Associates, LLC			P.O. Box 30285 Salt Lake City, UT 84130					
Sheet no. <u>6</u> of <u>8</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•		(Total o	Sub			- 1	3,872.15

In re	Jeffery E. Cade,	Case No.
	Cynthia L. Cade	

CDEDITODIS NAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	QUID	SPUTED	AMOUNT OF CLAIM
Account No. <b>524459</b>			2008	٦	A T E D		
Professional Accounts Service, Inc Collection Specialists P.O. Box 10907 1359 East Market Ave. Terre Haute, IN 47801		J	Vet expenses-Country Critter Care		D		159.39
Account No. 3 Accounts			December 2007				
Sisters of St. Francis Health Services 228 W US Hwy 30 PMB 306 Schererville, IN 46375-1854		w	Medical services-account no's 0307238277-CHH, 0307242468-CHH & 0307238281-CHH				
							287.14
Account No. 0308217354 & 0308218171  St. Elizabeth Regional Health 2434 Interstate Plaza Drive, Suite 2 Hammond, IN 46324		н	11-2008 Medical services				5,922.99
Account No. xxxxxxxx0132 & xxxxxxxxxxx6959			03-2007				
The Hunting National Bank P.O. Box 1558, EA1W37 Columbus, OH 43216-1558		J	Line of Credit & 2 Credit Cards acct #'s xxxxxxxx0132, xxxxxxxxxxx6959 & xxxxxxxxxxx6841				
Account No. xxx-xx-0718 & xxx-xx-2796	+		For credit reporting purposes only	+	+		25,914.27
Trans Union Attn: Dispute Resolution Department P.O. Box 2000 Chester, PA 19022		J	To order reporting purposes only				Unknown
Sheet no. <b>7</b> of <b>8</b> sheets attached to Schedule of				Sub	tota	ı ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total o				32,283.79

In re	Jeffery E. Cade,	Case No.
	Cynthia L. Cade	

							_	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C		CONFINGEN	QUIDA	FUTED	J T E	AMOUNT OF CLAIM
Account No. xxxxxxxx6612			08-2007	T	E D			
US Bank 4325 17th Avenue S Fargo, ND 58103		н	Credit card purchases		D			12,345.00
Account No. Cause no. 79D04-0809-SC-04401	┪	t	2008	+	$\vdash$	t	$\dagger$	
W. Christian Meyer, Attorney At Law P.O. 4422 Lafayette, IN 47903		J	For any and all debt/fees relating to lawsuit by Lafayette Ear Nose & Throat					
								836.43
Account No.  Representing: W. Christian Meyer, Attorney At Law			Lafayette Ear Nose & Throat Assoc P.O. Box 4699 Lafayette, IN 47903					
Account No. Cause No. 79D04-0809-SC-03958	╁	╁	2008	╁	╁	+	+	
W. Christian Meyer, Attorney At Law P.O. 4422 Lafayette, IN 47903		J	For any and all debt/fees relating to lawsuit by GLHS Unity Surgical Center					1,652.92
Account No. xxxxxxx9171		T	10-2007	T	T	T	T	
World's Foremost Bank 4800 NW 1st Street Lincoln, NE 68521		н	Credit card purchases					3,166.00
Sheet no. <b>8</b> of <b>8</b> sheets attached to Schedule of				Sub	tota	⊥ al	†	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				)	18,000.35
					Γota		ſ	404.000.05
			(Report on Summary of So	hec	dule	es)	)	104,982.35

B6G (Official Form 6G) (12/07)

In re	Jeffery E. Cade,	Case No
	Cynthia L. Cade	

#### Debtors

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. B6H (Official Form 6H) (12/07)

In re	Jeffery E. Cade,	Case No.
	Cynthia L. Cade	

Debtors

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)

In re	Jeffery E. Cade Cynthia L. Cade		Case No.	
		Debtor(s)		

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS	OF DEBTOR AN	D SPOUSE		
2 Cotor o Translati Dealast.	RELATIONSHIP(S):	AGE	(S):		
Married	Daughter		8		
<b>Employment:</b>	<b>Daughter</b> DEBTOR	<del>                                     </del>	9 1/2 SPOUSE		
Occupation	Facility Manager	RN	SFOUSE		
Name of Employer	YMCA		oe Community Hea	alth CI	
How long employed	2 Years	1 year	be community free	aitii OL	
Address of Employer	1950 S. 18th Street		ty Health Clinic		
Address of Employer	Lafayette, IN 47903		ord Street		
	Larayotto, III 47 000	Lafayette,			
INCOME: (Estimate of avera	ge or projected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, salar	y, and commissions (Prorate if not paid monthly)		\$ <b>2,575.00</b>	\$	3,466.67
2. Estimate monthly overtime			\$ 0.00	\$	0.00
-					
3. SUBTOTAL			\$ <b>2,575.00</b>	\$	3,466.67
		_			
4. LESS PAYROLL DEDUCT	ΓΙΟΝS	_			
a. Payroll taxes and soci	al security		\$ <b>392.28</b>	\$	608.27
b. Insurance			\$ 0.00	\$	0.00
c. Union dues			\$ 0.00	\$	0.00
d. Other (Specify)	See Detailed Income Attachment		\$ 89.59	\$	452.14
5. SUBTOTAL OF PAYROLI	L DEDUCTIONS	Γ	\$ 481.87	\$	1,060.41
6. TOTAL NET MONTHLY	TAKE HOME PAY		\$ 2,093.13	\$_	2,406.26
7. Regular income from opera	tion of business or profession or farm (Attach detailed st	atement)	\$ 0.00	\$	0.00
8. Income from real property	`	,	\$ 0.00	\$	0.00
9. Interest and dividends			\$ 0.00	\$	0.00
10. Alimony, maintenance or dependents listed above	support payments payable to the debtor for the debtor's u	se or that of	\$ 0.00	•	0.00
11. Social security or governm	nent assistance		ф <u> </u>	Ψ	0.00
(Specify):	ion assistance		\$ 0.00	\$	0.00
(0)			\$ 0.00	\$	0.00
12. Pension or retirement inco	ome		\$ 0.00	\$	0.00
13. Other monthly income					
(Specify):			\$ 0.00	\$	0.00
			\$ 0.00	\$	0.00
14. SUBTOTAL OF LINES 7	TUDOLICU 13	Γ	\$	\$	0.00
		-	·		2,406.26
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on lines 6 and 14)	-	·	<u> </u>	•
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from lin	e 15)	\$	4,499	.39

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

1/07/09 1:51PM

**B6I (Official Form 6I) (12/07)** 

In re	Jeffery E. Cade Cynthia L. Cade		Case No.	
		Debtor(s)	-	

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S) Detailed Income Attachment

# **Other Payroll Deductions:**

125-Health Insurance	\$ 64.26	\$ 0.00
United Way	\$ 8.67	\$ 0.00
Current Support	\$ 16.66	\$ 0.00
Health Insurance	\$ 0.00	\$ 444.38
Voluntary Life	\$ 0.00	\$ 6.50
Criminal check (ytd total avg)	\$ 0.00	\$ 1.26
Total Other Payroll Deductions	\$ 89.59	\$ 452.14

B6J (Official Form 6J) (12/07)

In re	Jeffery E. Cade Cynthia L. Cade		Case No.	
		Debtor(s)		

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	olete a separa	ate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	863.00
a. Are real estate taxes included? Yes X No No		
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	294.00
b. Water and sewer	\$	0.00
c. Telephone	\$	0.00
d. Other See Detailed Expense Attachment	\$	293.00
3. Home maintenance (repairs and upkeep)	\$	120.00
4. Food	\$	750.00
5. Clothing	\$	244.00
6. Laundry and dry cleaning	\$	75.00
7. Medical and dental expenses	\$	400.00
8. Transportation (not including car payments)	\$	350.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
10. Charitable contributions	\$	30.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	70.00
c. Health	\$	0.00
d. Auto	\$	80.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	291.00
	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	Ψ	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <del></del>	0.00
17. Other See Detailed Expense Attachment	φ	425.00
17. Other See Detailed Expense Attachment	Ф	423.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,385.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:  20. STATEMENT OF MONTHLY NET INCOME	_	
	\$	4,499.39
<ul><li>a. Average monthly income from Line 15 of Schedule I</li><li>b. Average monthly expenses from Line 18 above</li></ul>	φ	4,385.00
c. Monthly net income (a. minus b.)	φ \$	114.39

1/07/09 1:51PM

B6J (Official Form 6J) (12/07)

Jeffery E. Cade

In re Cynthia L. Cade Case No. \_\_\_\_\_

Debtor(s)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

# **Detailed Expense Attachment**

# **Other Utility Expenditures:**

Telephone, Internet, Dish Combo	\$ 180.00
Trash Removal	\$ 18.00
Cell Phones	\$ 95.00
Total Other Utility Expenditures	\$ 293.00

# **Other Expenditures:**

Auto Maintenance	\$	60.00
Education Expense for Children under 18	<u> </u>	150.00
Personal Care	\$	100.00
Pet Care	<u> </u>	50.00
Child Care	\$	20.00
Banking & Tax Preparation	<u> </u>	20.00
License & Registration	\$	25.00
Total Other Expenditures	\$	425.00

1/07/09 1:51PM

B6 Declaration (Official Form 6 - Declaration). (12/07)

## **United States Bankruptcy Court** Northern District of Indiana

In re	Jeffery E. Cade Cynthia L. Cade		Case No.	
		Debtor(s)	Chapter	7

## **DECLARATION CONCERNING DEBTOR'S SCHEDULES**

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	29		lty of perjury that I have read the foregoing summary and schedules, consisting of are true and correct to the best of my knowledge, information, and belief.				
Date	January	7, 2009	Signature	/s/ Jeffery E. Cade Jeffery E. Cade Debtor			
Date	January	7, 2009	Signature	/s/ Cynthia L. Cade Cynthia L. Cade Joint Debtor			

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/07)

## United States Bankruptcy Court Northern District of Indiana

In re	Jeffery E. Cade Cynthia L. Cade	Case No.		
	•	Debtor(s) Chapter	7	

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$32,399.96	2008 Income Jeff (ytd-pay stubs)
\$27,167.73	2008 Income Cynthia (ytd-pay stubs)
\$59,706.00	2007 Income combined (taxes)
\$52,339.00	2006 Income combined (taxes)

COLIDOR

AMOUNT

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** SOURCE

\$1,552.00 2007 Federal and State Tax Refunds \$1,791.00 2006 Federal and State Tax Refunds

## 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR AMOUNT PAID **PAYMENTS OWING** 

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> AMOUNT DATES OF PAID OR AMOUNT STILL PAYMENTS/ VALUE OF **TRANSFERS** TRANSFERS **OWING**

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF PAYMENT

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

AMOUNT PAID

RELATIONSHIP TO DEBTOR

4. Suits and administrative proceedings, executions, garnishments and attachments

None 

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION

Lafayette Ear, Nose & Throat Proceeding Supplement for **Tippecanoe Superior Court 4** Notice of Order to Appear on 1-Garnishment Assoc Lafayette, Indiana 7-09, filed 12-5-08

vs. Jeffery E. Cade

Cause No. 79D04-0809-SC-

04401

**GE Money Bank** Tippecanoe Superior Ct. 1 Complaint Complaint filed 12-9-08 vs. Cynthia Cade Lafayette, Indiana

Cause No. 79D01-0812-CC-

01112

OWING

CAPTION OF SUIT

NATURE OF PROCEEDING

STATUS OR

AND CASE NUMBER

**Personal Finance Company** 

Complaint

AND LOCATION Tippecanoe Superior Ct. 4

COURT OR AGENCY

Lafayette, Indiana

DISPOSITION Judgment for Plaintiff 12-22-08

vs. Jeffrey E. Cade

vs. Jeffery E. Cade

Cause No. 79D04-0810-SC-04993

**Complaint-Garnishment** 

**Tippecanoe Superior Court** Lafayette, Indiana

Judgment for Plaintiff-12-29-08

Hrg set for 1-7-2009

Cause No. 79D04-0809-SC-03958

Citibank vs. Cvnthia L. Cade Complaint

**Tippecanoe Superior Court** Lafavette, Indiana

Complaint filed 12-29-08

Cause No. 79D01-0812-CC-

**GLHS Unity Surgical Center** 

01167

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF REPOSSESSION.

NAME AND ADDRESS OF CREDITOR OR SELLER

FORECLOSURE SALE,

DESCRIPTION AND VALUE OF

TRANSFER OR RETURN **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> NAME AND LOCATION OF COURT

NAME AND ADDRESS DATE OF DESCRIPTION AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER **PROPERTY** 

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None 

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

	DATE OF PAYMENT,	AMOUNT OF MONEY
NAME AND ADDRESS	NAME OF PAYOR IF OTHER	OR DESCRIPTION AND VALUE
OF PAYEE	THAN DEBTOR	OF PROPERTY
Kimberly A. Wright	07-31-08	350.00
The Firm of Kimberly A. Gilbert	10-20-08	500.00
Attorney at Law, P.C.	10-29-08	949.00
P. O. Box 377		
Lafayette, IN 47902-0377		
CCCS of Lafayette	12-30-08	39.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER. AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None List all

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

## 18. Nature, location and name of business

None

NAME

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

TAXPAYER-I.D. NO. BEGINNING AND (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS ENDING DATES

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED

1/07/09 1:51PM

None

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

DATE OF INVENTORY

INVENTORY SUPERVISOR

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

#### DATE OF INVENTORY

## 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

7

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

TITLE

## 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	January 7, 2009	Signature	/s/ Jeffery E. Cade Jeffery E. Cade
			Debtor Debtor
Date	January 7, 2009	Signature	/s/ Cynthia L. Cade
			Cynthia L. Cade Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

# **United States Bankruptcy Court** Northern District of Indiana

In re	Jeffery E. Cade Cynthia L. Cade		Case No.	
		Debtor(s)	Chapter	7

## CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

		7
Property No. 1		
Creditor's Name: Andrews Jewelers		Describe Property Securing Debt: Miscellanous Jewelry including Diamond Ring
Property will be (check one):		
☐ Surrendered	■ Retained	
If retaining the property, I intend to (che  ■ Redeem the property  □ Reaffirm the debt  □ Other. Explain		void lien using 11 U.S.C. § 522(f)).
Property is (check one):		
■ Claimed as Exempt		☐ Not claimed as exempt
Property No. 2		]
Creditor's Name: GEMB/Rogers		Describe Property Securing Debt: Miscellanous jewelry including diamond earrings
Property will be (check one):		
☐ Surrendered	■ Retained	
If retaining the property, I intend to (che ■ Redeem the property □ Reaffirm the debt □ Other. Explain		void lien using 11 U.S.C. § 522(f)).
Property is (check one):		
Claimed as Exempt		☐ Not claimed as exempt

B8 (Form 8) (12/08)			Page 2
Property No. 3			
Creditor's Name: Lafayette Bank & Trust		Describe Property S 2000 Dodge CaraVa	
Property will be (check one):			
☐ Surrendered	■ Retained		
If retaining the property, I intend to ( ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		avoid lien using 11 U.S	.C. § 522(f)).
Property is (check one):		C	-
☐ Claimed as Exempt		■ Not claimed as exc	empt
Property No. 4		1	
Creditor's Name: The Huntington National Bank		Describe Property S 2916 S. 850 W. West Point, IN 4799	
Property will be (check one):  ☐ Surrendered	■ Retained	1	
If retaining the property, I intend to ( ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		avoid lien using 11 U.S	.C. § 522(f)).
-	(for enumpre, c	avoid non doing 11 oil	
Property is (check one):  ■ Claimed as Exempt		☐ Not claimed as exc	empt
PART B - Personal property subject to Attach additional pages if necessary.)	o unexpired leases. (All three	ee columns of Part B m	ust be completed for each unexpired lease.
Property No. 1			
Lessor's Name: -NONE-	Describe Leased Pr	roperty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):

1/07/09 1:51PM

B8 (Form 8) (12/08) Page 3

Date January 7, 2009

Date January 7, 2009

Signature /s/ Jeffery E. Cade
Jeffery E. Cade
Debtor

Date January 7, 2009

Signature /s/ Cynthia L. Cade
Cynthia L. Cade
Joint Debtor

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt

1/07/09 1:51PM

## United States Bankruptcy Court Northern District of Indiana

1. Pursuant to 11 U.S.C. § compensation paid to me be rendered on behalf of the For legal services, I have not agreed to share copy of the agreement.  1. Prior to the filing of the Balance Due				
1. Pursuant to 11 U.S.C. § compensation paid to me be rendered on behalf of the For legal services, I have not agreed to share copy of the agreement.  1. Prior to the filing of the Balance Due		Debtor(s)	Case No. Chapter	7
compensation paid to me be rendered on behalf of the For legal services, I have not agreed to share copy of the agreement.  Compensation paid to me be rendered on behalf of the For legal services, I have not agreed to share copy of the agreement.  In return for the above-disa. Analysis of the debtor.	SURE OF COMPE	NSATION OF ATTO	ORNEY FOR DE	EBTOR(S)
Prior to the filing of the Balance Due	vithin one year before the fil		tcy, or agreed to be pai	the above-named debtor and that d to me, for services rendered or to follows:
Balance Due	ave agreed to accept		\$ <u></u>	1,500.00
2. \$ 299.00 of the filin  3. The source of the compen  Debtor  Debtor  The source of compensation  Debtor  I have not agreed to share copy of the agreement  In return for the above-dis a. Analysis of the debtor!	nis statement I have received	i	\$	1,500.00
3. The source of the compensation  ■ Debtor □  4. The source of compensation ■ Debtor □  5. ■ I have not agreed to share copy of the agreement  6. In return for the above-disa. Analysis of the debtory			\$ <u></u>	0.00
Debtor  Debtor  The source of compensation Debtor  I have not agreed to share copy of the agreement  In return for the above-disa. Analysis of the debtor	fee has been paid.			
<ul> <li>The source of compensation</li> <li>Debtor □</li> <li>I have not agreed to share copy of the agreement</li> <li>In return for the above-disa. Analysis of the debtor!</li> </ul>	ation paid to me was:			
Debtor □  I have not agreed to share copy of the agreement  In return for the above-disa. Analysis of the debtor!	Other (specify):			
<ul> <li>I have not agreed to share copy of the agreement</li> <li>In return for the above-disa. Analysis of the debtor!</li> </ul>	n to be paid to me is:			
firm.  I have agreed to share copy of the agreement  In return for the above-dis  a. Analysis of the debtor	Other (specify):			
copy of the agreement  In return for the above-dis  Analysis of the debtory	are the above-disclosed com	pensation with any other pers	son unless they are mer	nbers and associates of my law
<ol> <li>a. Analysis of the debtor's</li> </ol>		sation with a person or person ames of the people sharing in		s or associates of my law firm. A tached.
c. Representation of the c d. [Other provisions as no Negotiations v reaffirmation a	financial situation, and rend of any petition, schedules, state bettor at the meeting of crediteded] ith secured creditors to	atement of affairs and plan waters and confirmation hearing reduce to market value; ions as needed; preparate	determining whether to hich may be required; g, and any adjourned he exemption planning	o file a petition in bankruptcy;
Representation		ee does not include the followischargeability actions, j		ces, relief from stay actions
		CERTIFICATION		
I certify that the foregoing this bankruptcy proceeding.	is a complete statement of a	ny agreement or arrangement	for payment to me for	representation of the debtor(s) in
Dated: January 7, 2009		/s/ Kimberly A.	Wright	
		Kimberly A. Wi Kimberly A. Gi 200 Ferry Stree P. O. Box 377 Lafayette, IN 4 (765) 742-7259	right Ibert, Atty at Law, P et, Suite B	

1/07/09 1:51PM B 201 (12/08)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF INDIANA

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in

**B 201** (12/08) Page 2

installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

## 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

## **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Kimberly A. Wright	X /s/ Kimberly A. Wright	January 7, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
200 Ferry Street, Suite B		
P. O. Box 377		
Lafayette, IN 47902-0377		
(765) 742-7259		
kimberly.gilbert1@verizon.net		
Certificate I (We), the debtor(s), affirm that I (we) have received and	e of Debtor I read this notice.	
Jeffery E. Cade		
Cynthia L. Cade	X /s/ Jeffery E. Cade	January 7, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X /s/ Cynthia L. Cade	January 7, 2009
	Signature of Joint Debtor (if any)	Date

1/07/09 1:51PM

# **United States Bankruptcy Court** Northern District of Indiana

In re	Jeffery E. Cade Cynthia L. Cade		Case No.	
		Debtor(s)	Chapter	7
Γhe abo		RIFICATION OF CREDITOR		of their knowledge.
Date:	January 7, 2009	/s/ Jeffery E. Cade Jeffery E. Cade		
		Signature of Debtor		
Date:	January 7, 2009	/s/ Cynthia L. Cade		
		Cynthia L. Cade		

Signature of Debtor

ANDREWS JEWELERS ROGERS LTD, INC P.O. BOX 689182 DES MOINES, IA 50368-9182

AQUA FINANCE 1 CORPORATE COVE WAUSAU, WI 54401

ARNETT CLINIC P.O. BOX 7200 LAFAYETTE, IN 47903

BOWMAN HEINTZ, BOSCIA & VICIAN ATTONRNEYS AT LAW 8605 BROADWAY MERRILLVILLE, IN 46410

BOWMAN, HEINTZ, BOSCIA & VICIAN ATTN: LORENA D. ARNOLD 8605 BROADWAY MERRILLVILLE, IN 46410

CAPITAL ONE P.O. BOX 30285 SALT LAKE CITY, UT 84130

CITI CARDS BOX 6000 THE LAKES, NV 89163

CITIFINANCIAL RETAIL SERVICES P.O. BOX 70921 CHARLOTTE, NC 28272

ENCORE
RECEIVALBE MANAGEMENT INC
400 N. ROGERS RD
OLATHE, KS 66063

EQUIFAX INFORMATION SERVICE CENTER ATTN: DISPUTE RESOLUTION DEPARTMENT P.O. BOX 105873 ATLANTA, GA 30348

EXPERIAN INFORMATION SOLUTIONS ATTN: SUPERVISOR, LEGAL DEPARTMENT 701 EXPERIAN PARKWAY P.O. BOX 1240 ALLEN, TX 75013

FIA CARD P.O. BOX 15026 WILMINGTON, DE 19850-5026

GC SERVICES LIMITED PARTNERSHIP 6330 GULFTON HOUSTON, TX 77081

GE MONEY BANK
P.O. BOX 981127
EL PASO, TX 79998

GEMB/JC PENNEY P.O. BOX 981131 EL PASO, TX 79998

GEMB/LOWES
P.O. BOX 981064
EL PASO, TX 79998

GEMB/ROGERS P.O. BOX 981439 EL PASO, TX 79998

GEMB/SAM'S CLUB P.O. BOX 981127 EL PASO, TX 79998 HSBC BANK P.O. BOX 5253 CAROL STREAM, IL 60197

I.C. SYSTEM, INC. 444 HIGHWAY 96 EAST P.O. BOX 64437 SAINT PAUL, MN 55164-0437

INDIANA ATTORNEY GENERAL 5TH FLOOR, GOVERNMENT CTR. S 302 W. WASHINGTON ST. INDIANAPOLIS, IN 46204

INDIANA DEPARTMENT OF REVENUE BANKRUPTCY SECTION ROOM N-203 100 N. SENATE AVE. INDIANAPOLIS, IN 46204

INDIANA DEPARTMENT OF REVENUE COLLECTION DIVISION P.O. BOX 595 INDIANAPOLIS, IN 46204-0595

INTERNAL REVENUE SERVICE P.O. BOX 21126 PHILADELPHIA, PA 19114

JAVITCH, BLOCK & RATHBONE ATTORNEYS AT LAW 1100 SUPERIOR AVE, 18TH FLOOR CLEVELAND, OH 44114

JAVITCH, BLOCK & RATHBONE LLP ATTN: ELIZABETH HAHN ATTY 303 N. ALABAMA ST., SUITE 210 INDIANAPOLIS, IN 46204

KOHL'S/CHASE N56 W 17000 RIDGEWOOD DR MENOMONEE FALLS, WI 53051 LAFAYETTE ACCOUNTS SERVICE P.O. BOX 1068
LAFAYETTE, IN 47902

LAFAYETTE BANK & TRUST P.O. BOX 1130 LAFAYETTE, IN 47902

LAFAYETTE EAR NOSE & THROAT ASSOC P.O. BOX 4699 LAFAYETTE, IN 47903

LOWE'S P.O. BOX 981064 EL PASO, TX 79998-1064

LVNV FUNDING
P.O. BOX 10497
GREENVILLE, SC 29603

MARCEL KATZ 200 FERRY STREET, SUITE M P.O. BOX 1643 LAFAYETTE, IN 47902

MIRAMED REVENUE GROUP P.O. BOX 536 LINDEN, MI 48451-0536

MRS ASSOCIATES, INC 6530 W. CAMPUS OVAL NEW ALBANY, OH 43504

NCO FINANCIAL/38 P.O. BOX 13564 PHILADELPHIA, PA 19101 NORTHLAND GROUP, INC P.O. BOX 390905 EDINA, MN 55439

PERSONAL FINANCE COMPANY, LLC ATTN: SUSIE REDMAN 2531 MAPLE POINT DRIVE LAFAYETTE, IN 47905

PORTFOLIO RECOVERY ASSOCIATES, LLC 120 CORPORATE BOULEVARD NORFOLK, VA 23502

PROFESSIONAL ACCOUNTS SERVICE, INC COLLECTION SPECIALISTS
P.O. BOX 10907
1359 EAST MARKET AVE.
TERRE HAUTE, IN 47801

SEARS GOLD MASTERCARD P.O. BOX 6922 THE LAKES, NV 88901

SISTERS OF ST. FRANCIS HEALTH SERVICES 228 W US HWY 30 PMB 306 SCHERERVILLE, IN 46375-1854

ST. ELIZABETH REGIONAL HEALTH 2434 INTERSTATE PLAZA DRIVE, SUITE 2 HAMMOND, IN 46324

ST. ELIZABETH REGIONAL HEALTH PROCESSING CENTER P.O. BOX 6195 READING, PA 19610

TARGET NATIONAL BANK C/O TARGET CREDIT SERVICES P.O. BOX 59317 MINNEAPOLIS, MN 55459 THE HUNTING NATIONAL BANK P.O. BOX 1558, EA1W37 COLUMBUS, OH 43216-1558

THE HUNTINGTON NATIONAL BANK P.O. BOX 1558, EA1W37 COLUMBUS, OH 43216-1558

TRANS UNION
ATTN: DISPUTE RESOLUTION DEPARTMENT
P.O. BOX 2000
CHESTER, PA 19022

U.S. ATTORNEY GENERAL C/O U.S. DEPARTMENT OF JUSTICE 950 PENNSYLVANIA AVENUE, NW ROOM B-103 WASHINGTON, DC 20530

U.S. ATTORNEY, NORTHERN DISTRICT OF INDIANA 5400 FEDERAL PLAZA, SUITE 1500 HAMMOND, IN 46320

US BANK 4325 17TH AVENUE S FARGO, ND 58103

W. CHRISTIAN MEYER, ATTORNEY AT LAW P.O. 4422 LAFAYETTE, IN 47903

WORLD'S FOREMOST BANK 4800 NW 1ST STREET LINCOLN, NE 68521

1/07/09 1:51PM

B22A (Official Form 22A) (Chapter 7) (01/08)

In re	Jeffery E. Cade Cynthia L. Cade	
	Debtor(s)	
Case N	fumber:	
	(If known)	

According to the calculations required by this statement:	
☐ The presumption arises.	

■ The presumption does not arise.

(Check the box as directed in Parts I, III, and VI of this statement.)

# CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

	Part I. EXCLUSION FOR DISAB	LE	D VETERANS	AND	NON-CONST	UN.	IER DEBTO	RS	1
1.4	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.								
1A	□ <b>Veteran's Declaration.</b> By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).								
1B	If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.								
	☐ Declaration of non-consumer debts. By chec	king	this box, I declare	that m	y debts are not pri	ma	rily consumer de	bts.	
	Part II. CALCULATION OF M	IOI	NTHLY INCOM	ME F	OR § 707(b)(7	) <b>E</b>	EXCLUSION		
2	Marital/filing status. Check the box that applies a. □ Unmarried. Complete only Column A ("I b. □ Married, not filing jointly, with declaration perjury: "My spouse and I are legally separat for the purpose of evading the requirements Income") for Lines 3-11. c. □ Married, not filing jointly, without the decl ("Debtor's Income") and Column B ("Spot) d. ■ Married, filing jointly. Complete both Column	Debt n of sed u of § larat	or's Income") for separate households nder applicable non 707(b)(2)(A) of the ion of separate hou is Income") for Li	Lines s. By con-bank e Bank sehold nes 3-	3-11. hecking this box, or ruptcy law or my sruptcy Code." Cons set out in Line 2	debi spou nplo	tor declares under use and I are living te only column bove. Complete	ng a A (	apart other than ("Debtor's th Column A
	d. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B  All figures must reflect average monthly income received from all sources, derived during the						Column A	<i>)</i> I(	Column B
	six calendar months prior to filing the bankruptcy before the filing. If the amount of monthly incom divide the six-month total by six, and enter the re	e va	ried during the six	month			Debtor's Income		Spouse's Income
3	Gross wages, salary, tips, bonuses, overtime, co	omn	nissions.			\$	2,775.42	\$	2,080.79
4	Income from the operation of a business, profe and enter the difference in the appropriate column business, profession or farm, enter aggregate num not enter a number less than zero. Do not includ on Line b as a deduction in Part V.	n(s) ibers	of Line 4. If you op and provide detail	oerate i	more than one attachment. Do				
	a. Gross receipts	\$	0.00		0.00				
	b. Ordinary and necessary business expenses c. Business income	\$	btract Line b from		0.00			_	
	c. Business income  Rents and other real property income. Subtrac	•			. 41 4:66	\$	0.00	\$	0.00
	in the appropriate column(s) of Line 5. Do not er any part of the operating expenses entered on it	iter a	a number less than	zero.	Do not include				
5	a. Gross receipts	\$	0.00	\$	0.00				
	b. Ordinary and necessary operating expenses	\$	0.00	\$	0.00				
	c. Rent and other real property income	Su	btract Line b from	Line a		\$	0.00	\$	0.00
6	Interest, dividends, and royalties.					\$	0.00	\$	0.00

7	Pension and retirement income.					\$	0.00	\$	0.00
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed.					\$	0.00	\$	0.00
9	Unemployment compensation. Enter the However, if you contend that unemployment benefit under the Social Security Act, do nor B, but instead state the amount in the sp	nt compens ot list the a	ation received mount of such	y you or your	spouse was a				
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$	0.00	Spouse \$	0.00	\$	0.00	\$	307.00
10	Income from all other sources. Specify so sources on a separate page. Do not include by your spouse if Column B is completed separate maintenance. Do not include any payments received as a victim of a war criminternational or domestic terrorism.	e alimony o d, but inclu y benefits r	or separate mande all other particular to the pa	intenance partyments of all he Social Sector, or as a victi	yments paid imony or urity Act or				
	a. b.	\$ \$		\$ \$					
	Total and enter on Line 10					\$	0.00	\$	0.00
Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).						\$	2,775.42	\$	2,387.79
12	<b>Total Current Monthly Income for § 707</b> 11, Column A to Line 11, Column B, and enter the amount from Line 11, Column A.	enter the to				\$			5,163.21
	Part III. AP	PLICAT	TION OF § 7	707(b)(7) E	XCLUSIO	V			
13	Annualized Current Monthly Income for and enter the result.	r § 707(b)(	<b>7</b> ). Multiply th	e amount fron	m Line 12 by th	ne numbe	r 12		61,958.52
14	<b>Applicable median family income.</b> Enter (This information is available by family size								
	a. Enter debtor's state of residence:	IN	b. Enter	lebtor's house	hold size:	4	\$		67,911.00
15	Application of Section 707(b)(7). Check t  ■ The amount on Line 13 is less than on the top of page 1 of this statement, and  □ The amount on Line 13 is more than the section of the sect	r equal to t	he amount on Part VIII; do no	<b>Line 14.</b> Che complete Par	eck the box for ts IV, V, VI or	VII.	-	loes n	not arise" at

## Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

16 <b>E</b> r	nter the amount from Line 12.		\$
de sp	, Column B that was NOT paid on a regular basependents. Specify in the lines below the basis ouse's tax liability or the spouse's support of penount of income devoted to each purpose. If neat check box at Line 2.c, enter zero.	Line 2.c, enter on Line 17 the total of any income listed in Line asis for the household expenses of the debtor or the debtor's for excluding the Column B income (such as payment of the ersons other than the debtor or the debtor's dependents) and the cessary, list additional adjustments on a separate page. If you di	
b. c. d.		\$	\$

Cubmout A. Doductions and on Ctondouds of the Internal Devenue Comics (IDC)							
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)							
	National Standards: food, clothing and other items.						
19A	Standards for Food, Clothing and Other Items for the app		usehold size. (This info	rmation is available at			
	www.usdoj.gov/ust/ or from the clerk of the bankruptcy				\$		
	National Standards: health care. Enter in Line a1 belo						
	Pocket Health Care for persons under 65 years of age, ar Pocket Health Care for persons 65 years of age or older.						
	from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1.  Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in						
10D							
190							
	Line c2. Add Lines c1 and c2 to obtain a total health care	e amount,	and enter the result in L	ine 19B.			
	Household members under 65 years of age	Housel	old members 65 years	of age or older			
	a1. Allowance per member	a2. A	lowance per member				
	b1. Number of members	b2. N	umber of members				
	c1. Subtotal	c2. Si	ıbtotal		\$		
	Local Standards: housing and utilities; non-mortgage	e expenses	Enter the amount of the	ne IRS Housing and			
20A	Utilities Standards; non-mortgage expenses for the appli						
	available at www.usdoj.gov/ust/ or from the clerk of the	bankruptc	y court).		\$		
	Local Standards: housing and utilities; mortgage/ren	t expense.	Enter, in Line a below	. the amount of the IRS			
	Housing and Utilities Standards; mortgage/rent expense						
	available at www.usdoj.gov/ust/ or from the clerk of the						
	Average Monthly Payments for any debts secured by you			act Line b from Line a			
20B	and enter the result in Line 20B. <b>Do not enter an amou</b>						
	a. IRS Housing and Utilities Standards; mortgage/re	ental exper	se \$				
	b. Average Monthly Payment for any debts secured	by your					
	home, if any, as stated in Line 42		\$				
	c. Net mortgage/rental expense		Subtract Line b from	n Line a.	\$		
	Local Standards: housing and utilities; adjustment.	If you cont	end that the process set	out in Lines 20A and			
	20B does not accurately compute the allowance to which						
21	Standards, enter any additional amount to which you con	ntend you a	re entitled, and state the	e basis for your			
	contention in the space below:						
					\$		
	Local Standards: transportation; vehicle operation/p	uhlic tran	sportation expense				
	You are entitled to an expense allowance in this category			e expenses of operating			
	a vehicle and regardless of whether you use public trans			8			
	Check the number of vehicles for which you pay the open	-	enses or for which the or	perating expenses are			
	included as a contribution to your household expenses in	Line 8.	suses of for which the of	oracing expenses are			
22A							
	$\square 0 \square 1 \square 2$ or more.						
	If you checked 0, enter on Line 22A the "Public Transpo						
	Transportation. If you checked 1 or 2 or more, enter on L						
	Standards: Transportation for the applicable number of v						
	Census Region. (These amounts are available at www.us	sdoj.gov/us	ti or from the clerk of the	ne pankruptcy court.)	\$		
	Local Standards: transportation; additional public tr	ransportat	ion expense. If you pay	the operating			
	expenses for a vehicle and also use public transportation	ı, and you	contend that you are enti	tled to an additional			
22B	deduction for you public transportation expenses, enter of						
	Local Standards: Transportation. (This amount is available of the control of the	ole at <u>www</u>	.usdoj.gov/ust/ or from	the clerk of the	ф		
	bankruptcy court.)				\$		

	Local Standards: transportation ownership/lease expense; Vehic you claim an ownership/lease expense. (You may not claim an owner vehicles.)  1 2 or more.					
23	Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. <b>Do not enter an amount less than zero.</b>					
	<ul> <li>a. IRS Transportation Standards, Ownership Costs</li> <li>Average Monthly Payment for any debts secured by Vehicle</li> <li>b. 1, as stated in Line 42</li> </ul>	\$ \$				
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$			
	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation					
24	(available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy Average Monthly Payments for any debts secured by Vehicle 2, as stand enter the result in Line 24. <b>Do not enter an amount less than 2</b>	court); enter in Line b the total of the ated in Line 42; subtract Line b from Line a				
	a. IRS Transportation Standards, Ownership Costs	\$				
	Average Monthly Payment for any debts secured by Vehicle	-				
	b. 2, as stated in Line 42	\$				
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$			
25	<b>Other Necessary Expenses: taxes.</b> Enter the total average monthly federal, state and local taxes, other than real estate and sales taxes, s social security taxes, and Medicare taxes. <b>Do not include real estate</b>	\$				
26	Other Necessary Expenses: involuntary deductions for employment deductions that are required for your employment, such as retirement costs. Do not include discretionary amounts, such as voluntary 4	\$				
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.					
28	Other Necessary Expenses: court-ordered payments. Enter the to pay pursuant to the order of a court or administrative agency, such as include payments on past due obligations included in Line 44.		\$			
29	Other Necessary Expenses: education for employment or for a pl Enter the total average monthly amount that you actually expend for and for education that is required for a physically or mentally challen education providing similar services is available.	education that is a condition of employment	\$			
30	Other Necessary Expenses: childcare. Enter the total average mor childcare - such as baby-sitting, day care, nursery and preschool. Do		\$			
31	Other Necessary Expenses: health care. Enter the total average m health care that is required for the health and welfare of yourself or y insurance or paid by a health savings account, and that is in excess of include payments for health insurance or health savings accounts	\$				
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such a pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.					
33	Total Expenses Allowed under IRS Standards. Enter the total of l	Lines 19 through 32.	\$ \$			

5 **Subpart B: Additional Living Expense Deductions** Note: Do not include any expenses that you have listed in Lines 19-32 Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. 34 \$ Health Insurance \$ Disability Insurance b. \$ Health Savings Account Total and enter on Line 34. If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below: Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically 35 ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or 36 other applicable federal law. The nature of these expenses is required to be kept confidential by the court. Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your 37 case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary. Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with 38 documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards. Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National 39 Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary. Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash

or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).

**Total Additional Expense Deductions under § 707(b).** Enter the total of Lines 34 through 40

40

41

			Subpart C: Deductions fo	r Debt	Payment			
42	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.							
	a.	Name of Creditor	Property Securing the Debt	\$	Average Monthly Payment	Does payment include taxes or insurance?  □yes □no		
					Total: Add Lines	3	\$	
Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.								
	a.	Name of Creditor	Property Securing the Debt		\$	e Cure Amount		
						otal: Add Lines	\$	_
Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing.  Do not include current obligations, such as those set out in Line 28.						\$		
45	chart, a. b.	Projected average month Current multiplier for you issued by the Executive	penses. If you are eligible to file a case a by the amount in line b, and enternally Chapter 13 plan payment.  Our district as determined under scheoloffice for United States Trustees. (T at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the classification.	the resu	alting administrativ	e expense.		
	c.	Average monthly admin	istrative expense of Chapter 13 case	Γ	Total: Multiply Line	es a and b	\$	
46	Total	<b>Deductions for Debt Pay</b>	ment. Enter the total of Lines 42 three	ough 45.			\$	
			Subpart D: Total Deduction	ons fro	m Income			
47	Total	of all deductions allowed	under § 707(b)(2). Enter the total of	of Lines 3	33, 41, and 46.		\$	
		Part V	I. DETERMINATION OF § 7	707(b)(	2) PRESUMPT	ΓΙΟΝ		
48	Enter	the amount from Line 1	8 (Current monthly income for § 70	07(b)(2))			\$	
49	Enter	the amount from Line 4	7 (Total of all deductions allowed u	ınder § 7	707(b)(2))		\$	
50	Mont	hly disposable income un	der § 707(b)(2). Subtract Line 49 fro	om Line	48 and enter the re	sult.	\$	
51	60-me		nder § 707(b)(2). Multiply the amou	ınt in Lin	e 50 by the numbe	r 60 and enter	\$	
	Initia	l presumption determina	tion. Check the applicable box and p	proceed a	s directed.			
52	☐ The staten	rise" at the top of p	page 1 of this					
☐ The amount set forth on Line 51 is more than \$10,950 Check the box for "The presumption arises" at the top of page 1 c statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part								
	☐ The amount on Line 51 is at least \$6,575, but not more than \$10,950. Complete the remainder of Part VI (Lines 53 through 55).							
53	Enter	the amount of your total	non-priority unsecured debt				\$	
54	<b>Threshold debt payment amount.</b> Multiply the amount in Line 53 by the number 0.25 and enter the result.					er the result.	\$	

	Secondary presumption determination. Check the applicable box and proceed as directed.						
55	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.						
	☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.						
	Part VII. ADDITIONAL EXPENSE	CLAIMS					
	<b>Other Expenses.</b> List and describe any monthly expenses, not otherwise stated i of you and your family and that you contend should be an additional deduction fr 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All each item. Total the expenses.	om your current monthly income under §					
56	Expense Description	Monthly Amount					
	a.	\$					
	b.	\$					
	c.	\$					
	d.	\$					
	Total: Add Lines a, b, c, and d	\$					
	Part VIII. VERIFICATION	Ī					
	I declare under penalty of perjury that the information provided in this statement debtors must sign.)  Date: January 7, 2009 Signature	e: /s/ Jeffery E. Cade					
		Jeffery E. Cade					
57		(Debtor)					
	Date: January 7, 2009 Signatur	e /s/ Cynthia L. Cade					
		Cynthia L. Cade					
		(Joint Debtor, if any)					

## **Current Monthly Income Details for the Debtor**

## **Debtor Income Details:**

Income for the Period 07/01/2008 to 12/31/2008.

Line 3 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Lafayette Family YMCA

Income by Month:

6 Months Ago:	07/2008	\$3,505.17
5 Months Ago:	08/2008	\$2,317.60
4 Months Ago:	09/2008	\$2,317.60
3 Months Ago:	10/2008	\$2,317.60
2 Months Ago:	11/2008	\$2,317.60
Last Month:	12/2008	\$3,876.92
_	Average per	\$2,775.42
	month:	

## **Current Monthly Income Details for the Debtor's Spouse**

## **Spouse Income Details:**

Income for the Period **07/01/2008** to **12/31/2008**.

## Line 3 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Tippecanoe Community Health

Income by Month:

6 Months Ago:	07/2008	\$0.00
5 Months Ago:	08/2008	\$0.00
4 Months Ago:	09/2008	\$0.00
3 Months Ago:	10/2008	\$3,160.00
2 Months Ago:	11/2008	\$3,130.00
Last Month:	12/2008	\$3,040.00
-	Average per	\$1,555.00
	month:	

## Line 3 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Tippecanoe School Corp

Income by Month:

6 Months Ago:	07/2008	\$0.00
5 Months Ago:	08/2008	\$0.00
4 Months Ago:	09/2008	\$1,527.00
3 Months Ago:	10/2008	\$1,627.76
2 Months Ago:	11/2008	\$0.00
Last Month:	12/2008	\$0.00
•	Average per	\$525.79
	month:	_

## Line 9 - Unemployment compensation (included in CMI)

Source of Income: Indiana Workforce

Income by Month:

6 Months Ago:	07/2008	\$1,228.00
5 Months Ago:	08/2008	\$614.00
4 Months Ago:	09/2008	\$0.00
3 Months Ago:	10/2008	\$0.00
2 Months Ago:	11/2008	\$0.00
Last Month:	12/2008	\$0.00
_	Average per	\$307.00
	month:	